

<WaMu logo>

<LC Name>

<LC Address 1>

<LC Address 2>

<City, State ZIP Code>

[VOICE BAR HEAD]

<Home Loans/Home Loans at Work>

Benefits for you. Benefits for them.

<LC Name>

<XXX.XXX.XXXX>

<loan.consultantlongnameshere@wamu.com>

<LC website address>

<Se habla español>

<President's Club logo>

<First Name> <Last Name>

<Business Name>

<Address 1>

<Address 2>

<City, State ZIP>

<<<<<BAR CODE>>>>>>>

[BODY]

<Month> <Day>, <Year>

Dear <First Name Last Name>/<Business Name> :

Looking for ways to keep your <employees/associates/members> happy without affecting your bottom line? Here's a simple way from WaMu to boost your benefits at no cost to you or the people who will enjoy them!

With WaMu, you'll be able to offer your <employees/associates/members> a \$500 discount off of home-loan closing costs—and that's just the beginning! Other free benefits we can offer include:

- A complimentary loan pre-approval so they can know in advance what they can afford

- A streamlined loan process for fast loan decisions
- Local, personalized WaMu support
- And more!

[ALT BODY COPY INSERT - BEGIN]

[Your <employees/associates/members> will love banking at WaMu. Other products offered may include: additional home loan discounts *for customers who sign up for Platinum Checking**.

WaMu Free Checking™

- Free single-style checks for life
- Free ATM cash withdrawals (non-refundable ATM operator fees may apply)

Savings

- Savings accounts, CDs, Money Market accounts
- Small Business accounts, too!]

[ALT BODY COPY INSERT - END]

At WaMu, we bring valuable home financing options to your <employees/associates/members> from one of the nation's leading lenders. Whether they are buying a home, refinancing to lower monthly payments, or have less-than-perfect credit, WaMu has a full range of fixed and adjustable rate financing options to choose from.

Your dedicated representative, <Loan Consultant's name>, will be contacting you next week about this great financial benefit and how to get started. And remember: With WaMu, you and your <employees/associates/members> all win!

Sincerely,

<Loan Consultant Signature>

<LC Name>, <Title>
<LC Phone/LC email>

[CTA alts]

Call for details today!

[FOOTER]

Offer applies only to first-lien residential home loans. Pre-approval subject to acceptable property/appraisal. Programs, rates, and terms

subject to change. Certain restrictions and conditions apply. Some programs may not be combined with others. Not all features are available on all products. Washington Mutual has loan offices and accepts loan applications in: Washington Mutual Bank—many states; Washington Mutual Bank, doing business as Washington Mutual Bank, FA—many states; and Washington Mutual Bank fsb—ID, MT, UT.

[DISCLAIMER FOR ALT BODY COPY ABOVE]

* Offer available on qualifying 1st mortgage products originated in WaMu Home Loan Centers, WaMu Financial Centers, or through WaMu's Consumer Direct phone channel, and applies only on loan programs on which a Funding & Review fee is typically charged. Offer excludes loan programs where either automatic payment service is not available or a Funding & Review fee is not typically charged. Funding & Review fee varies by state; waiver equals the full fee amount or \$300, whichever is less. Offer subject to change without notice. Ask us for details.